

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: KEHRLI et al.

Application Serial No.: 10/008,388

Filing Date: December 7, 2001

For: SYSTEMS AND METHODS TO

FACILITATE ANALYSIS OF A COMMERCIAL MORTGAGE BACKED SECURITY PORTFOLIO

VIA A COMMUNICATION

NETWORK

Group Art Unit: 3621

Examiner: Sherr, Cristina O.

AMENDMENT and RESPONSE to October 8, 2004 Non-Final Office Action

Attorney Docket No.: G04.008

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CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 7, 2005.

Dated: January 7, 2005

By: ∡

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed October 8, 2004, please amend the above-identified application as follows:

Amendments to the specification begin on page 2 of this paper.

Amendments to the claims are reflected in the listing of claims that begin on page 3 of this paper.

Remarks begin on page 9 of this paper.